

Frequently Asked Questions (FAQs)

Q: Does everyone need to review their benefit elections?

A: Yes, you should. The Open Enrollment period from May 14, 2013 – May 28, 2013 is your opportunity to verify, or make changes to your benefit elections with changes being effective July 1, 2013. This is the only time changes to your current health, dental and AFLAC elections can be made until next year's Open Enrollment period unless you experience a qualifying event, which involves a major life changing event such as the birth of or adoption of a child, marriage, divorce or death of a spouse or dependent. Additionally, employees who want to participate in a Medical and/or Dependent Care Flexible Spending Account for FY14 **MUST** enroll during Open Enrollment. It is also important to review your beneficiary selections for your life insurance, pension contributions and any payroll that may be owed to you if something were to happen.

Q: What happens after May 28, 2013?

A: Healthcare: If you make a change to your plan, new ID cards will be issued. The cards are mailed to the employee's home address. Expect the cards to arrive by July 1, 2013. If you did not make a change, you will continue to use your current cards.

A: Flexible Spending: Current FSA participants who have not requested reimbursement of their full medical or dependent care election will have until June 30, 2013 to incur eligible expenses and September 30, 2013 to request reimbursement for those expenses. If you have been enrolled in the FSA in the last 2 years you will not receive a new FSA card. You will be able to use the same FSA card. If you have misplaced your FSA card, please call HFS Benefits at 888-460-8005 to order a new one.

Q: When will payroll deductions for the FY13 plan year begin?

A: Your July 12, 2013 paycheck will reflect your FY14 health rates and elections for FSAs, AFLAC, Legal Resources and Supplemental/Dependent Life Insurance. It is the employee's responsibility to review the Payroll Web Portal after your first paycheck to verify that all of the correct deductions are being taken out.

Health

Q: I have lost my medical card. How can I get a new card?

A: It is easy! Go to www.carefirst.com and you can sign up for My Account. By doing so, you can either print a verification of coverage (to be used in emergency situations) or order a new card. My Account will also allow you to check your claims too! You may also call CareFirst to receive a new card at 800-628-8549.

Q: I am enrolled in the HMO and would like to change my Primary Care Physician (PCP). What do I do?

A: Again, It is easy! You must call CareFirst at 800-628-8549 and update your PCP. You may do this at any time during the course of the year. Please do not update your PCP through the Benelogic website, as it will not process this change.

Q: Can I view my medical claims online?

A: Yes, you can! Go to www.carefirst.com and sign up to My Account. You will be able to review claims online to see if they have been paid or the status of the claim.

Q: I just got married and want to add my new spouse to my medical insurance. Can I make this change?

A: Yes! Make sure you let us know within 30 days after the marriage and bring a copy of your marriage certificate to Kristin, Kim or Megan in DHR. This is the correct procedure for all status changes. If you get married, divorced, have a baby, adopt a child, your spouse is going through Open Enrollment or a job change you have 30 days after the event to make a change to your benefits. You may add a dependent, remove yourself or a dependent from the plan. We will need proper documentation (marriage certificate, birth certificate, etc...) in order to make the change.

Q: Will I get a new medical, dental or vision card this year?

A: No, you will not be receiving a new card if your benefits are remaining the same. If you have made any changes or added/removed any dependents, then you will receive a new card(s).

Life Insurance/Beneficiary

Q: How many beneficiaries do I need to have?

A: As many as you would like! The number of beneficiaries does not matter, but you need to make sure that your total percentage equals 100%. For example, many employees have 3 beneficiaries and give each one 33.3% which only equals 99.9%. One should be 34%. Make sure the total is 100%.

Q: I am currently enrolled in Supplemental Life Insurance, but would like to increase the amount. What do I do?

A: If you currently have 1X or 2X your salary and would like to increase it by 1X you may do so without completing an Evidence of Insurability form, if the amount will total less than \$200,000. If the amount is greater than \$200,000 you must complete an Evidence of Insurability form. If you currently have 1X your salary and would like to increase it to 3X you must complete an Evidence of Insurability regardless of the amount. Evidence of Insurability forms can be found on www.ccg.benelogic.com website.

Optional Life Insurance: Do you need to submit an Evidence of Insurability Form?			
If your current coverage is:	And you want to elect this much for FY2014:		
	1X	2X	3X
None	Yes	Yes	Yes
1X	No	No	Yes
2X	No	No	No
3X	No	No	No

Q: What is Evidence of Insurability (EOI)?

A: Evidence of insurability (EOI) is an application form in which you provide medical information regarding the condition of your health. An EOI form may be required to enroll in, add dependents to or increase your supplemental life insurance coverage.

Q: When is Evidence of Insurability (EOI) required?

A: EOI is required for any amount of supplemental life insurance over \$200,000. An EOI form is also required for employees and/or dependents that are not enrolled in supplemental life insurance but wish to enroll. These employees and/or dependents are considered late applicants and will need to provide an EOI form for any dollar amount. Lastly, an EOI is needed for employees increasing their supplemental life insurance from 1X to 3X.

Q: When is Evidence of Insurability (EOI) not required?

A: Employees who are newly eligible (first eligible, new hires) may enroll in up to \$200,000 of supplemental life insurance without an EOI form. Employees who are currently enrolled may increase their life insurance amount by one increment (1X salary) of coverage not to exceed \$200,000 without completing an EOI form.

Flexible Spending Accounts (FSA)

Q: I am currently enrolled in Flexible Spending. I guess there is nothing I have to do, right?

A: WRONG, every employee must **ALWAYS** re-enroll in the FSA program.

Q: What is the maximum election for the medical and dependent care FSA?

A: Medical: \$2,500.00 AND Dependent Care: \$5,000.00

Q: Do I have to be enrolled in the CareFirst medical plan in order to participate in the Medical FSA?

A: No, you do not have to be enrolled in any other benefits in order to participate in any FSA plan.

Deferred Compensation

Q: How do I enroll in the Deferred Compensation Program?

A: The County uses three vendors (Nationwide, MetLife, & Mass Mutual) to administer its Deferred Compensation Program. The vendors are onsite once a month to assist employees with their investment needs. If an employee wishes to participate in the Deferred Compensation Program, it is recommended that they meet with each vendor to discuss investment choices and fee structure prior to joining the program. If you wish to schedule an appointment with a Deferred Compensation vendor please, contact DHR at (301) 645-0585.

Q: Are there tax advantages for employees who participate in the Traditional Deferred Compensation Program?

A: There is a pre-tax savings advantage. Your contributions to the Deferred Compensation Program reduce your taxable income. This means an employee's contribution is not subject to Federal and State income taxes and your investment grows each year without paying taxes on the earned interest until withdrawn during retirement.

Q: Are Roth withdrawals tax-free?

A: There is a five year taxable period of participation. For example: If a participant makes their first contribution on July 1, 2013 then their withdrawals are not tax-free until June 1, 2018. The clock starts when the first dollar is contributed. Once the 5 years is achieved, withdrawals are tax free.

Q: How often can I make changes to my Deferred Compensation contribution?

A: You may start, stop, increase, or decrease your contribution or change your allocation of funds at any time.

Other

Q: If I resign from my position what happens to my benefits?

A: Your healthcare benefits are effective until the last day of the month in which you resign. For example, if your last day of work is May 16th then your healthcare benefits are effective until May 31st. You are eligible for COBRA (a continuance of your current coverage) when your benefits end.

Life Insurance, Long Term Disability and AFLAC end on your date of termination. Paperwork is sent to your home address.

Q: Can I enroll in AFLAC online? I did not see AFLAC listed on the Benellogic website.

A: No, AFLAC enrollment is paper enrollment only. An AFLAC Representative will be in attendance at both Benefit Fairs and will also be available on May 28th from 9:00 a.m. – Noon in the Human Resources Training Room.

Q: I am currently enrolled in Legal Resources and would like to continue the benefit. What do I need to do?

A: You will need to complete an enrollment form to continue the benefit. The form can be found online or in the DHR. If you do not complete this form, the benefit will end and you will not be able to participate until next year.